

**MORE GOODS FOR SAME MONEY.**

## Bing-Stoke Co.

**SAME GOODS FOR LESS MONEY.**

DEPARTMENT STORES, REYNOLDSVILLE, PENN'A.

### We Want Your Trade

WE ARE AIMING for spring business. We are loaded with the best stock at the best prices. We are certain to hit the low-water mark to get your trade. Those who want the best the market affords, will find it here. Those who want to economize will find our prices the money-saving kind.

### The real thing

WHEN WE sell you a vic kid, cadet kid, patent corona, enamel, velour calf, box calf, or any kind of shoe, we want you to know it is just what we say it—real clear through. When you wear it you'll understand both the quality and comfort. For men the Coronet, Royal Blue, Walk-Well, Schwab Bros., Aurcochs, and the new "Sock Shoe" for men, boys and youths.

"Dorothy Dodd" shoe for ladies, \$3.00—twelve styles to select from and they are the equal of most \$4.00 shoes. "Dorothy Dodd" oxfords, \$2.50—nothing better made in fit, style and finish, even though you pay more money. Ladies shoes, \$2.50, \$2.00, 1.50, down to 98c. Misses shoes in all the new styles of toes and lasts, \$2.00, 1.75, 1.50 down to 98c. Children's shoes, \$1.25, 1.00, down to 50c. Boys' shoes, \$2.00, \$1.75, 1.50, down to \$1.00. Ask to see the "Walton" shoe for boys, a world-beater for the price. Strictly solid. Try us for the best shoes made—best for wearing, best for economy, best at all points.

FOOTWEAR FOR ALL THE FAMILY.

### Lace curtains

AN especially attractive lot of Lace Curtains in new patterns offered at prices that you are sometimes asked to pay for goods two or three seasons old. Prices range, 35c, 50c, 75c, \$1.00, \$1.25, \$1.50, up to \$10 the pair.

Remember we give you

### Curtain Poles Free

with each pair of curtains costing \$1.00 or more.

### The New Ideas

IN SUMMER Dress goods are making this department the most interesting place in town for the ladies who have begun to take thought for the season's needs. [Mouselines,] dimities, batistes, mercerized white goods, lace lawns, Persian lawns, mulls, chevots, raye de soie and all the new ideas in summer dress goods.

You all know

WE ARE LEADERS IN BLACK GOODS

Black and colored Etamines, Voiles, Prunellas, Silks and Satins, at money-saving prices.

### A hat for every man

And our warrant that the material is right, the style correct, the price a fair one. Dunlap, Youman and Knox shapes in stiff hats. All the styles in soft hats, Alpines, Fedoras and the medium wide brims. Price range, 49c, 98c, \$1.50, \$2.75. We hope to help you to hat satisfaction.

YOUR SIZE IS HERE.

Goods Marked in Plain Figures: One Price to all and that the Lowest.

# BING-STOKE CO.

Where there's everything that people wear and most things people buy.

BIG BUSY BASEMENT BARGAINS

### A FOREIGN PRODUCT.

American Has Not Yet Developed the "Perfect Spendthrift."

Uneconomical and extravagant as we are, we have not yet developed the "perfect spendthrift" as he is to be found on the other side of the Atlantic. It seems at times as if he must be a product of an older, a more "effete" civilization. The man, either young or old, who runs through a large fortune quickly is a rarity with us. High as our standard of living and of the ordinary expense of living is, our standard of what might be called prodigal extravagance is by no means so high. Of course pretty large sums are wasted in various forms of dissipation here as elsewhere. But that is not the point. To take the single item of gambling, how often do we hear of a man's being ruined by it here? No doubt we hear stories of tremendous sums lost and won, but such sums do not seem either "to make or to break" anybody. For men whose incomes are reckoned by the hundreds of thousands or millions to play hundred dollar poker is no great recklessness. But how often do we see young men of the small salaried sort punting \$1,000 or \$2,000 at a time at baccarat, as you can say day in France? We have not the instinct to save and scrape for eleven months in the year and then shell out all our savings in a fortnight.

I once met in France a young man of old provincial family, Legitimist to the backbone, proud and very poor. He was about twenty-one, modest, thoroughly "correct," as good, innocent a young fellow as one would care to meet, the sort of young man who seems to have been overlooked and left out in the cold by French fiction, though by no means a great rarity in French real life. I happened to ask him one day if he ever played cards. He said no, he did not care for that sort of thing, and besides his means would not permit it. "I never go into a gambling saloon," said he, "or into the cardroom of a club. Sometimes I may join in a little game of poker among friends just to pass the time, but only a very small game, never more than a louis limit." A louis limit! I wonder what clubman (out of the millionaire class) in New York, Boston, Philadelphia or any of our larger eastern cities would call four dollar poker a "very small" game!—Scribner's.

### FLOWER AND TREE.

Powdered sulphur applied daily is a good remedy for mildew on rosebushes. Plants may be grown in comparatively small pots by applying a weak solution of guano.

Oregon is said to have a white sunflower which grows wild in some localities in the valleys of the Blue mountains.

Cress is the quickest growing of plants. Under perfect conditions it will flower and seed within eight days of planting.

A northern aspect for the orchard gives a colder and later soil and retards the blossoming until a later period, thus lessening the danger from spring frosts.

If for no other reason than its habit of late blooming, the salvia deserves a place in every garden. Nothing can be more splendid than a well grown bed of salvia in early autumn.

The finest house plants grow where the temperature does not get above 70 degrees nor lower than 60 degrees. But most of us would think we were freezing to death in rooms of the best temperature for plants, 65 degrees.

### Gracefully Turned.

Disraeli's resourceful wit enabled him to play the courtier at all times and to give—as in an instance which the London Daily Chronicle recalls—a complimentary turn even to satire.

Soon after he had received his title and had become the Earl of Beaconsfield an old peer greeted the new peer one day and asked him how he felt. Beaconsfield was just walking away from the house of lords, but his thought seems to have been in the house of commons, for he said: "I feel as if I were dead and buried."

"And," Beaconsfield continued, with scarcely a pause, "and in the land of the blessed."

The old peer smiled again and loved Beaconsfield forever after.

### Colors of Children's Eyes.

It has been conclusively proved that women have a larger proportion of brown eyes than men. If in parents the mother has brown eyes and the father blue, the chances are eighty-eight to twelve that the girls of the family will be brown eyed, the percentage in favor of the boys having blue eyes being seventy-two to twenty-eight. If the parents have eyes of like color, the chances in favor of the children, both male and female, having eyes of the same color are ninety-two to eight.

### A Hot Prophecy.

Herbert—Did you get what you wanted yesterday?  
Horatio—Didn't even get what I deserved.  
Herbert—You'll hardly get that in this world, you know. I should think you'd want to stave it off as long as possible.—Boston Transcript.

### POINTS ABOUT TURTLES.

They Are Not So Much Like One Another as Many People Think.

In moist places in the fields and meadows may be found the wood tortoise, a sober sort of turtle of a brown or reddish brown color above, the shell having a ridge in its middle along the back, says Nature Study. Each plate of the shell underneath has a black blotch.

In mud holes and in small ponds, often resting on a log or stone above the water, one may almost always find the painted turtle, which has the margin of the shell marked red, while the shell underneath is yellow. These turtles are not so easily captured as the wood turtles, for they are rather timid and often slip into the water when approached, but with patience and ingenuity they can be outwitted at last and one secured for examination.

It will be rare good fortune to find a turtle at a meal and see him hold his food, sometimes with one fore foot, sometimes with the other, but never with both at once, as cats and dogs often do.

After watching him for awhile try to find whether he always draws his tail in on the same side of his box house. Experiment with the same turtle over and over; then sometimes try other turtles in the same way and find out for yourself whether turtles vary in this matter of hiding away their tails. This is more important than you can imagine. If all the animals and plants of the same sort were always the same there would never be any change in the living world.

Count the toes on the fore feet and on the hind feet, noticing whether there are the same number all around. As you find other turtles, particularly in different parts of the country, if you travel about, or in such museums as you can visit, see what differences you can find in this matter of the number and arrangement of turtles' toes. It is not so silly as it may appear to some people. Notice also that some turtles have webbed feet, to enable them to swim the better.

Manage in some way to open the turtle's mouth and find whether it has teeth, or only hard and rather sharp cutting edges along the jaws. Touch the eyes gently with a small stick and see the turtle draw a thin skin over them. This is the third eyelid, the same as in hens, pigeons and birds generally. Notice that the feet and tail are covered with scales; then some time examine the foot of a hen or pigeon and see that they are scaly also. In this matter of the third eyelid and the scales the birds and the turtles have features in common. Perhaps some time you will learn how it happened and will find it a very interesting story.—New York Tribune.

### Appropriating a Crest.

There is a restaurant keeper with a new and spacious place on the upper west side about whom a story is going the rounds. This "mine host" makes no secret of the fact that when he arrived in America as a youth he had more fingers and toes than dollars and that it is due to his own industry that he now can command his little army of cooks, waiters and other help. When he opened an addition to his rooms recently, his friends were surprised to see a crest emblazoned conspicuously on various parts of the wall. The glass-ware also bears the crest.

"I say, Pat," said a friend recently, "where did you get that crest?" "That belonged to a king of my name in Ireland," was the reply.

"And I suppose you were one of the royal family?" "Well, I don't know," was the confidential reply. "I looked it up in the Astor library. There were several hundred years to account for, but I thought I'd take a chance."—New York Times.

### Finding More Material.

"How large is your Mammoth cave?" asked the foreign tourist. "Nobody knows exactly," said the native. "It's so large, though, and people get lost in it so easily, that when a man is about to explore it he makes his will and wishes his weeping friends goodbye."

"Most astonishing! I never heard that before!" "Oh, well, of course, it isn't quite so bad as that. I was only joking." [Entry in foreign tourist's notebook: "Another curious custom among Americans is that when they tell an amazing lie they call it a joke."]—Chicago Tribune.

### True Mercy.

"Prisoner," said the judge, "you are convicted of bigamy, of having married two wives. Have you any plea for mercy before the sentence of the court is imposed on you?" "Yes, judge," said the prisoner. "Give me as big a sentence in jail as you can."

"What?" "I want to keep out of the clutches of those two wives as long as I can, and a long jail sentence will be true mercy."—Baltimore Herald.

### An Undesirable Place.

Weary Wrangles—Hey! You won't get nothin' decent in dere. Dem people is vegetarians.  
Hungry Hank—Is dat right?  
Weary Wrangles—Yeh, an' dey got a dog w'at ain't.—Philadelphia Press.

## REYNOLDSVILLE BUILDING AND LOAN ASSOCIATION

OF REYNOLDSVILLE, PA.

### Thirteenth Annual Report.

MARCH 23, 1903.

#### Officers

JOHN M. HAYS, President. JOHN H. KAUCHER, Treasurer.  
C. J. KERR, Vice-President. L. J. McENTIRE, Secretary.  
M. M. DAVIS, Solicitor.

#### Directors

C. J. Kerr John H. Kaucher  
R. H. Wilson Henry C. Deible  
A. J. Postlethwait M. T. McClure  
M. S. Sterley M. M. Fisher  
L. J. McEntire

Meets First Monday after Third Saturday in each month.

### STATEMENT OF CASH.

RECEIPTS AND PAYMENTS TO MARCH 23RD, 1903.

| RECEIPTS.                         |       |              |
|-----------------------------------|-------|--------------|
| Dues, &c.                         | ..... | \$606,648.03 |
| Insurance                         | ..... | 2,519.01     |
| Sale Real Estate                  | ..... | 20,251.88    |
| Rents                             | ..... | 6,144.22     |
|                                   |       | \$635,563.14 |
| PAYMENTS.                         |       |              |
| Loans                             | ..... | \$394,662.80 |
| Withdrawals                       | ..... | 209,717.33   |
| Expenses                          | ..... | 18,574.73    |
| Insurance paid                    | ..... | 3,729.76     |
| Furniture                         | ..... | 257.05       |
| Stationery                        | ..... | 408.07       |
| Forfeited Stock                   | ..... | 441.86       |
| Interest paid on advance payments | ..... | 1,880.01     |
| Tax                               | ..... | 15.91        |
| Balance in Treasury               | ..... | 5,845.64     |
|                                   |       | \$635,563.14 |

### ASSETS AND LIABILITIES.

| ASSETS.                 |       |              |
|-------------------------|-------|--------------|
| Loans on first mortgage | ..... | \$181,400.00 |
| Loans on stock          | ..... | 600.00       |
| Due from stockholders   | ..... | 3,736.40     |
| Real Estate             | ..... | 8,848.17     |
| Balance in treasury     | ..... | 5,845.64     |
|                         |       | \$200,430.21 |
| LIABILITIES.            |       |              |
| Value of stock          | ..... | \$160,044.63 |
| Dues paid in advance    | ..... | 15,058.13    |
| Due on matured stock    | ..... | 16,918.46    |
| Unearned premiums       | ..... | 8,233.99     |
| Due Solicitor           | ..... | 150.00       |
| Due Treasurer           | ..... | 25.00        |
|                         |       | \$200,430.21 |

### OFFICE HOURS.

9.00 A. M. to 12.00 M. 1.00 P. M. to 4.00 P. M. 6.00 P. M. to 7.30 P. M., except Saturdays and Salesdays, when office will be open from 9.00 A. M. to 7.30 P. M.

### STATEMENT OF SHARES.

| SERIES. | DATE OF ISSUE. | Shares. | Borrowed Shares. | Unborrowed Shares. | Paid in per Share. | Profits Per Share. | Present Value Per Share. | Total value of Shares. | Withdrawal Value. | SERIES. |
|---------|----------------|---------|------------------|--------------------|--------------------|--------------------|--------------------------|------------------------|-------------------|---------|
| 8       | Oct., 1893     | 139     | 79               | 60                 | \$114 00           | \$76 42            | \$190 42                 | \$26,468 38            | \$146 77          | 8       |
| 9       | April, 1894    | 37      | 27               | 10                 | 108 00             | 68 59              | 176 59                   | 6,533 83               | 137 43            | 9       |
| 10      | Oct., 1894     | 44      | 44               | 0                  | 102 00             | 61 18              | 163 18                   | 7,179 92               | 128 26            | 10      |
| 11      | April, 1895    | 51      | 21               | 30                 | 98 00              | 54 19              | 150 19                   | 7,659 69               | 119 28            | 11      |
| 12      | Oct., 1895     | 45      | 33               | 12                 | 90 00              | 47 63              | 137 63                   | 6,193 35               | 110 47            | 12      |
| 13      | April, 1896    | 85      | 61               | 24                 | 84 00              | 41 49              | 125 49                   | 10,666 65              | 101 85            | 13      |
| 14      | Oct., 1896     | 64      | 62               | 2                  | 78 00              | 35 77              | 113 77                   | 7,281 28               | 63 40             | 14      |
| 15      | April, 1897    | 76      | 69               | 7                  | 72 00              | 30 48              | 102 48                   | 7,788 48               | 85 14             | 15      |
| 16      | Oct., 1897     | 72      | 24               | 48                 | 66 00              | 25 61              | 91 61                    | 6,595 92               | 77 05             | 16      |
| 17      | April, 1898    | 56      | 42               | 14                 | 60 00              | 21 17              | 81 17                    | 4,545 52               | 69 15             | 17      |
| 18      | Oct., 1898     | 110     | 58               | 52                 | 54 00              | 17 15              | 71 15                    | 7,826 50               | 61 42             | 18      |
| 19      | April, 1899    | 80      | 54               | 26                 | 48 00              | 13 54              | 61 54                    | 4,923 20               | 53 88             | 19      |
| 20      | Oct., 1899     | 185     | 32               | 153                | 42 00              | 10 37              | 52 37                    | 10,212 15              | 45 51             | 20      |
| 21      | April, 1900    | 252     | 36               | 216                | 36 00              | 7 62               | 43 62                    | 10,922 24              | 39 33             | 21      |
| 22      | Oct., 1900     | 402     | 41               | 361                | 30 00              | 5 29               | 35 29                    | 14,186 58              | 32 32             | 22      |
| 23      | April, 1901    | 271     | 38               | 233                | 24 00              | 3 38               | 27 38                    | 7,419 98               | 25 50             | 23      |
| 24      | Oct., 1901     | 364     | 86               | 278                | 18 00              | 1 90               | 19 90                    | 7,243 60               | 18 85             | 24      |
| 25      | April, 1902    | 309     | 53               | 256                | 12 00              | 84                 | 12 84                    | 3,967 56               | 12 39             | 25      |
| 26      | Oct., 1902     | 380     | 40               | 340                | 6 00               | 21                 | 6 21                     | 2,359 80               | 26                | 26      |
|         | Total          | 3032    | 910              | 2122               |                    |                    |                          | \$160,044 63           |                   |         |

We have examined the books of the Association and find the above report correct.

M. C. COLEMAN,  
P. A. HARDMAN,  
C. C. GIBSON, Auditors.